Programs and Services for Ontario Farmers

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Factsheet

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The following is a summary of programs and services currently available to Ontario farmers that are funded by the Ontario and/or Canadian governments. Check with your commodity organizations for additional commodity-specific programs that may be available through your associations.

The information is current as of the publication date. However, programs and services are subject to frequent changes. To verify any of the program information, consult the contact listed for each program.

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The Agricultural Information Contact Centre of the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) provides province-wide, toll-free technical and business information to commercial farms, agri-businesses and other rural businesses:

Phone: 1-877-424-1300
E-mail: ag.info.omafra@ontario.ca

Specific information for Northern Ontario is available by calling OMAFRA's Northern Ontario Regional Office at 1-800-461-6132.

The OMAFRA website (www.ontario.ca/omafra) is available 24 hours a day. The site provides publications, Factsheets and detailed technical information on crops, livestock, engineering, land use planning, environmental management, business management and economic development. Business management information can be found at www.ontario.ca/agbusiness.

Ag Business Update Electronic Newsletter

This monthly electronic newsletter provides concise business information, including business programs, conferences, courses and publications. To subscribe, select the Events and Newsletters link on the OMAFRA website (www.ontario.ca/agbusiness).

The Agriculture and Agri-Food Canada website (www.agr.gc.ca) lists federally administered programs.

For comprehensive information on starting a new farm business, see Publication 61, *Starting a Farm in Ontario*. To obtain a copy of this or any other ministry publication:

Phone: 1-800-668-9938
Web: www.serviceontario.ca/publications

Ministry of Agriculture, Food and Rural Affairs

Ontario

Table 1. Growing Forward – Business Risk Management Programs

Program or Service Name	Description	Details	For more information
AgriInvest	AgriInvest replaces the coverage under the CAIS program for margin declines of 15% or less. AgriInvest is delivered in Ontario by Agriculture and Agri-Food Canada.	**How AgriInvest Works** Each year, producers can deposit up to 1.5% of their Allowable Net Sales (ANS) into an AgriInvest account and receive a matching government contribution. ANS are the net sales of commodities eligible under AgriInvest. Eligible commodities include most primary agricultural commodities except those covered under supply management. Allowable Net Sales are sales of eligible commodities minus purchases of eligible commodities.	**Agriculture and Agri-Food Canada** **Phone:** 1-866-367-8506 **Web:** www.agr.gc.ca/agriinvest
AgriStability	AgriStability protects producers against large declines in their net farming income due to market conditions, production loss or increased production costs. The coverage previously provided by the Canadian Agricultural Income Stabilization (CAIS) program is now available through two programs: AgriInvest and AgriStability.	**How AgriStability Works** AgriStability is based on margins. If your production margin is less than 85% of your reference margin, you trigger a benefit. Production margin: Your allowable income minus your allowable expenses in the program year. Reference margin: An average of your five most recent production margins, excluding the highest and lowest years. **Financial distress** If you are in financial distress, you can apply for half of your estimated AgriStability benefit before you complete your program year. Interim Payment Applications are available at Agricorp.	**Agricorp** 1 Stone Rd. W. Box 3660, Stn. Central Guelph, ON N1H 8M4 **Phone:** 1-877-838-5144 **Fax:** 519-826-4334 **E-mail:** contact@agricorp.com **Web:** www.agricorp.com
Production Insurance	Production Insurance (PI) is a business risk management program that protects Ontario producers from yield reductions and crop losses caused by adverse weather and other insured perils. This cost-shared program stabilizes a farmer's income by minimizing the economic effects of crop losses caused by natural hazards such as drought, flood, hail, frost, excessive moisture and insects.	The federal and provincial governments pay up to 60% of the required Production Insurance premiums and 100% of the administration cost of delivering Production Insurance.	**Agricorp** 1 Stone Rd. W. Box 3660, Stn. Central Guelph, ON N1H 8M4 **Phone:** 1-888-247-4999 519-826-3276 **Fax:** 519-826-4118 **E-mail:** contact@agricorp.com **Web:** www.agricorp.com

Table 2. Growing Forward – Best Practices Suite of Programs

Program or Service Name	Description	Details	For more information
Growing Forward – Best Practices Suite is a federal-provincial-territorial initiative that supports the development and implementation of best practices in four key areas: Business Development, Environment and Climate Change, Food Safety and Traceability, and Biosecurity. Participants are encouraged to develop strategies across all areas to meet their business goals through information sessions, workshops, training and technical assistance.			
Business Development			
Growing Forward Business Development for Farm Businesses Growing Forward Business Development for Farm Businesses incorporates self-assessment and goal setting with a range of cost-share advisory services and skills development opportunities to help reach your farm business goals. This area offers the following sequence of programs and services: o Growing Your Farm Profits Workshops o Action Plan Review and Sign-Off o Farm Financial Assessment o Agriculture Skills Development o Advanced Business Planning o Business Plan Implementation Additional information about each of these can be found at www.ontario.ca/growingforward. Applicants must meet the program eligibility criteria and adhere to all program terms and conditions and project claim submission deadlines to qualify for cost-share.		All cost-share funds are available on a first-come, first-served basis, up to the available funds of each year of the program. Individual Ontario producers, beginning farmers and members of a group enterprise, such as a corporation or partnership, are eligible to apply for cost-share if they satisfy the following criteria: o have attended a Grow Your Farm Profits workshop, and have had their action plan(s) reviewed and signed-off by an Ontario Soil Crop Improvement Association representative o be a legal farm entity and possess a valid Farm Business Registration Number (FBRN) or equivalent The Growing Forward Business Development for Farm Businesses is delivered by the Ontario Soil and Crop Improvement Association (OSCIA). For information concerning workshop schedule or eligibility criteria, please contact the Ontario Soil and Crop Improvement Association.	
Growing Your Farm Profits Workshop (GYFP)	The Growing Your Farm Profits workshops are free for all Ontario producers, including farm families and farm management teams. The workshop provides a planning process and resources to maximize your farm business long-term goals. Participants are not asked to share personal or financial details with the facilitator or other participants.	Workshops are available free of charge for all Ontario producers, so that they may: o review current farm management practices, systems, knowledge and skills o understand how planning provides the framework for effective decision-making o prioritize goals for the farm business's future o identify resources that can help meet these goals o build on the farm business's strengths o write an action plan to improve farm management skills and knowledge	**Ontario Soil and Crop Improvement Association** 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-800-265-9751 519-826-4214 **Fax:** 519-826-4224 **Web:** www.ontariosoilcrop.org See website for lists of GYFP workshop dates and locations.
Action Plan Review and Sign-off	After the Growing Your Farm Profits (GYFP) workshop, you and your management team will be able to develop an Action Plan for your farm business, start the planning process and begin to access the resources needed to achieve your goals.	Based on the needs identified in your signed-off Action Plan, the farm business may be able to access cost-share funding opportunities. As an eligible farm business, you may choose to participate in one or several areas.	**Ontario Soil and Crop Improvement Association** 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-800-265-9751 519-826-4214 **Fax:** 519-826-4224 **Web:** www.ontariosoilcrop.org See website for lists of GYFP workshop dates and locations.

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Program or Service Name	Description	Details	For more information
Farm Financial Assessment	Based on your action plan, you may need to talk to a professional farm business advisor who will review past financial performance, analyze your current business situation, discuss objectives and help you identify options to meet your farm business profitability goals. **Note:** Farm businesses experiencing financial difficulty can access a financial assessment without completing a workshop or action plan. Contact the OMAFRA Growing Forward Business Development Co-ordinator directly to determine how to proceed (see contact info at right).	The program covers up to $2,400 of eligible costs to hire an advisor to complete an assessment. The participant pays $100. A Farm Financial Assessment includes: o a review of past financial performance o an analysis of the current farm business situation o a ratio analysis and assessment of liquidity, profitability, solvency and repayment capacity o the identification of options to meet the farm business profitability goals	**Ontario Soil and Crop Improvement Association** (see above) **OMAFRA Business Development** Co-ordinator Anne Marie Diotte **Phone:** 1-888-466-2372, ext. 63220 519-826-3220 **Fax:** 519-826-4058 **E-mail:** annemarie.diotte@ontario.ca
Agriculture Skills Development	Farm businesses that identify the need in their action plan will be able to access cost-share funding to take farm-related training and skills development intended to support greater farm business viability. A list of farm-related skills and training opportunities is available online.	Eligible participants may receive cost-share funding for up to 50% to a maximum of $3,000 for farm-related skills and training opportunities. Eligible participants may access additional cost-share funding for up to $3,000 for leadership and governance-specific training. Eligible costs include: o tuition o textbooks o travel expenses	**Ontario Soil and Crop Improvement Association** 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-800-265-9751 519-826-4214 **Fax:** 519-826-4224 **Web:** www.ontariosoilcrop.org See website for lists of GYFP workshop dates and locations.
Advanced Business Planning	Advanced business planning services are available on a cost-share basis to help meet the business planning needs specified in your action plan. You may work with an advanced planning consultant to focus on business management goals such as succession, marketing, diversification, expansion and/or feasibility plans.	Eligible farm businesses may receive cost-share funding for up to 50% to a maximum of $20,000 for the development of 3 different types of plans. Eligible costs are items that support the advanced business planning needs specified in the action plan.	**Ontario Soil and Crop Improvement Association** 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-800-265-9751 519-826-4214 **Fax:** 519-826-4224 **Web:** www.ontariosoilcrop.org See website for lists of GYFP workshop dates and locations.
Business Plan Implementation	To help you implement elements of your advanced business plan, you may receive cost-share funding assistance for one-time non-capital costs.	Eligible participants may receive cost-share funding for up to 50% to a maximum of $3,000. Eligible costs may include soft (non-capital) costs of implementing: o specialized contracts o business agreements o legal documentation o licensing agreements o trademarks and/or patent registration o certification	**Ontario Soil and Crop Improvement Association** 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-800-265-9751 519-826-4214 **Fax:** 519-826-4224 **Web:** www.ontariosoilcrop.org See website for lists of GYFP workshop dates and locations.

Table 2. Growing Forward – Best Practices Suite of Programs

Program or Service Name	Description	Details	For more information
Environment and Climate Change			
Canada–Ontario Environmental Farm Plan (EFP)	The Canada–Ontario Environmental Farm Plan (EFP) is a voluntary educational program for farm families, delivered through local workshops. Participants are provided instruction on how to work through the risk assessment and action plan development of up to 23 farm areas identified in the EFP workbook. The information contained in a participant's EFP workbook is confidential and shall only be shared and kept on record with OSCIA.	Applicants must complete or have completed a Canada-Ontario Environmental Farm Plan and have it deemed appropriate through peer review in order to access cost-share funding. Currently, the Third Edition EFP Workbook (hardcopy or CD) is required. When the fourth edition is produced, farm businesses will be expected to update their EFP within a specific time frame (to be determined) to remain eligible for cost-share.	**Ontario Soil and Crop Improvement Association** 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-800-265-9751 519-826-4214 **Fax:** 519-826-4224 **Web:** www.ontariosoilcrop.org
Canada-Ontario Farm Stewardship Program (COFSP)	Canada-Ontario Farm Stewardship Program (COFSP) is a voluntary cost-share program to encourage producers to improve management of agricultural properties through the adoption of Best Management Practices (BMP) that contribute to water and air quality, improve soil productivity, enhance wildlife habitat and result in energy conservation.	Cost-share for specific COFSP categories is set at either 30% or 50%, up to category caps. The claim deadline for year two of the COFSP is January 15, 2011.	
Food Safety and Traceability			
Food Safety and Traceability	The Food Safety and Traceability Initiative (FSTI) provides cost-shared reimbursement of eligible expenses to: o implement written food safety programs o implement a working traceability system o assist in the purchase and installation of equipment that improves food safety or traceability o train staff to increase the adoption of food safety and traceability	All cost-share funds for 2010 for the Food Safety and Traceability Initiative under Growing Forward have now been committed. As a result, OMAFRA is no longer accepting applications. Contact the FSTI program for the most recent information on the status of the program and funding.	**OMAFRA** **Phone**: 1-888-479-3931 **Fax**: 519-826-3398 **E-mail**: FSTI.omafra@ontario.ca
Biosecurity			
	There are two components within the biosecurity program: o The Agricultural Biosecurity Program will support studies, pilots or applied projects to assist agricultural organizations, including the agricultural service industry, and address their specific biosecurity needs. o The Farm Biosecurity Program will also provide educational workshops and tools for producers, as well as cost-share programs.	All cost-share funds for 2010 for the Biosecurity Initiative under Growing Forward have been committed. As a result, OMAFRA is no longer accepting applications. Contact the Biosecurity program for the most recent information on the status of the program and funding.	**Agricultural Adaptation Council Ontario AgriCentre** 100 Stone Rd. W., Ste 103 Guelph, ON N1G 5L3 **Phone:** 519-822-7554 **E-mail:** info@adaptcouncil.org

Table 3. Loan, Business Risk and Financial Assistance Programs

Program or Service Name	Description	Details	For more information
Advance Payments Program (APP) includes: • Crop Inputs and Storage • Livestock • Greenhouse Vegetables • Greenhouse Flowers and Potted Plants	Coverage now includes a wide variety of crops and livestock. Producers must be enrolled in either Production Insurance or AgriStability to apply to the program. Farm-fed crops are ***not*** eligible. Producers can receive a cash advance on up to 50% of the expected average market price of the agricultural product or commodity. Producers can access up to $400,000 of financing with the first $100,000 interest-free and next $300,000 at bank prime. o Up to 18 months of financing available if used with advance payments program for crops in storage. o Cash advances are repaid as the agricultural product is sold or when producers are entitled to a payment under a Business Risk Management (BRM) program. **Livestock Advance** o Advances (loans) are based on number of animals currently on the farm times a set dollar amount per animal or per cwt. o Producers are not limited by the value of their CAIS or AgriStability reference margin for the amount of their advance.	The APP provides financing for more than 80 crops and livestock. In Ontario, operating capital is available for beef, hogs and sheep. o field crops – including barley, canola, coloured beans, corn, flue-cured tobacco, mixed grain, oats, rye, seed corn, soybeans, spelt, white beans, winter and spring wheat o fresh market vegetables o greenhouse vegetables o greenhouse cut flowers and potted plants o fresh market grapes and tender fruits o processing grapes o sugar beets o berry crops – including strawberries, raspberries, blueberries and cranberries o livestock – hogs, cattle and sheep (livestock covered under supply management not included) o deciduous trees and container shrubs Contact ACC Farmers Financial for the most current list of eligible crops and advance payment program applications.	Applications are available through the ACC Farmers Financial office or website. **ACC Farmers Financial** 100 Stone Rd. W., Ste 101 Guelph, ON N1G 5L3 **Phone:** 1-888-278-8807 519-766-0544 **Fax:** 519-766-9775 **E-mail:** agcorp@accfinancial.ca **Web:** www.accfarmersfinancial.ca

Table 3. Loan, Business Risk and Financial Assistance Programs

Program or Service Name	Description	Details	For more information
The Canadian Agricultural Loans Act (CALA)	*The Canadian Agricultural Loans Act* (CALA) is a loan guarantee program that provides loans to farmers and agricultural co-operatives. **Who can apply?** o existing farmers o beginning/start-up farmers (less than 6 years of farming) o farmers taking over the family farm o agricultural co-operatives with a majority (50% + 1) farmer membership **Where to apply?** The following financial institutions offer loans under the CALA: o chartered banks o trust companies o Alberta treasury branches o loan companies o credit unions o insurance companies o caisses populaires o other designated organizations **Fees** o The farmer must pay a fee to have the loan registered and guaranteed under the CALA. This fee is 0.85% of the amount of the loan. The lender may also charge an administration fee of 0.25% of the amount of the loan up to a maximum of $250.	**What is eligible?** Eligible loan purposes include the following, which must be used in the applicant's farming operation: o equipment o building/construction o land o livestock o shares in a farming operation **Loan amount** The maximum loan is: o $500,000 for land and the construction or improvement of buildings o $350,000 for all other loan purposes The maximum aggregate loan limit for any one borrower is $500,000 and $3 million for agricultural cooperatives, with the Minister's approval. **Repayment terms** The maximum term for loans is 10 years, with 15 years for loans on land purchases. **Interest rates** Interest to be paid on a floating rate is the lender's prime rate plus a maximum of 1%. Interest to be paid on a fixed-term rate uses a formula based on the lender's residential mortgage rate plus a maximum of 1%.	**CALA Administration Office** Financial Guarantee Programs Division Agriculture and Agri-Food Canada 1341 Baseline Rd. Tower 7, 7th Floor Ottawa, ON, K1A 0C9 **Phone:** 1-888-346-2511 **Fax:** 613-759-6315 **E-mail:** fgp-pgf@agr.gc.ca **Web:** www.agr.gc.ca/cala

Table 3. Loan, Business Risk and Financial Assistance Programs

Program or Service Name	Description	Details	For more information
Commodity Loan Program (CLP)	Provides operating funds for crop inputs up to $750,000. The interest rate is bank prime. The loan is available at different times throughout the year, depending on the crops included in the loan. Loans are available as early as December for winter wheat and March through June 30 for spring crops. It is repaid by Direct Debit to account at financial institution when crops are designated for feeding on the farm. Crops must be insured through Production Insurance. Approved loan advances are based on both the level of Production Insurance guarantee and acres planted, resulting in financing of 70%–75% of the cost of production. The CLP can provide greater operating capital and longer repayment terms than the Advance Payment Program.	Crops covered include: o grains and oilseeds: corn, soybeans, winter and spring wheat, barley, oats and mixed grain, canola, seed corn, white beans, coloured beans o apples, grapes, sugar beets and various tobacco crops o processing vegetables: cucumbers, green peas, sweet corn, green and wax beans, butternut squash, cauliflower, cabbage, red beets, carrots, tomatoes, banana and bell peppers, lima beans and potatoes Up to $400,000 can be rolled or transferred into the Advance Payment Program storage component ($100,000 interest free) with repayment extended to September of the following year.	**ACC Farmers Financial** 100 Stone Rd. W., Ste 101 Guelph, ON N1G 5L3 **Phone:** 1-888-278-8807 519-766-0544 **Fax:** 519-766-9775 **E-mail:** agcorp@accfinancial.ca **Web:** www.accfarmersfinancial.ca
Community Futures Development Corporations Programs	Community Futures Development Corporations (CFDCs) support community economic development by helping Ontario's rural and northern communities strengthen and diversify their economies. There are 61 CFDCs across Ontario that provide services, including access to capital, business services and strategic community planning and development. CFDCs offer: o strategic community planning and socio-economic development o support for community-based projects o business services o access to capital	**Capital** CFDCs administer local investment funds to help finance new or existing small businesses for start-up, expansion or stabilization plans that help maintain or create jobs. Repayable financing of up to $250,000 on commercial terms through loans, loan guarantees or equity investments is available when financing from other sources is insufficient. **Business Services** o business counselling, documentation and referrals o guidance with business plans o export support o entrepreneurial training o information on relevant federal and provincial programs and services	**Ontario Association of Community Futures Development Corporations** 300 South Edgeware Rd. St. Thomas, ON N5P 4L1 **Phone:** 1-866-668-2332 519-633-7597 **Fax:** 519-633-5070 **Web:** www.oacfdc.com

Table 3. Loan, Business Risk and Financial Assistance Programs

Program or Service Name	Description	Details	For more information
The Drainage Act	*The Drainage Act* provides property owners with a means to resolve communal drainage problems. Any landowner or group of landowners can petition their local municipality for a solution to their drainage problem. When council accepts this petition, the municipality hires an engineer to investigate and report on specifics of the drainage system design and the cost distribution among landowners. All involved owners can appeal.	Once constructed, the local municipality is also responsible for maintaining and repairing these drainage systems at the expense of the property owners. To initiate maintenance or repair, contact your local drainage superintendent. The province pays a grant towards the share of costs levied against properties assessed at the Farm Property Class tax rate. The municipality collects the grants collectively on behalf of all eligible owners. The grant rate is one-third of the assessment in southern Ontario and two-thirds in northern Ontario.	**OMAFRA** Environmental Management Branch **Phone:** 1-888-466-2372, ext. 6-3552 519-826-3552
Ontario Beef Breeder Loan Program	The Ontario Beef Breeder Loan Program provides loans to Ontario cow/calf producers to expand their beef herds. The program, which is structured like the feeder finance program, allows producer co-ops to obtain credit from lenders and then extend financing to eligible Ontario producers. The program applies to breeding females of commercial breeding value intended for beef production.	**Eligibility** o Members must pay an annual fee to the co-operative. o Eligible cattle are vaccinated bred females or open heifers. o Members deposit 15% of their own funds into an assurance account before receiving a purchase order. o Maximum loan is $50,000. o Loan must be repaid within 5 years of each purchase order. If producer has owned and calved out less than 20 cows in the previous year, the maximum loan is $25,000 the first year.	**Program Supervisor:** Cheryl Russwurm **Phone:** 519-367-5590 **E-mail:** rfeeder@wightman.ca Program administered through: Ontario Cattlemen's Association 130 Malcolm Rd. Guelph, ON N1K 1B1 **Phone:** 519-824-0334 **Fax:** 519-824-9101 **Web:** www.cattle.guelph.on.ca
Ontario Feeder Cattle Loan Guarantee Program	OMAFRA, through the Ontario Feeder Cattle Loan Guarantee program, provides a loan guarantee to incorporated feeder cattle co-operatives in Ontario. The co-operatives then provide financing to members to purchase cattle for feeding.	**Eligibility** o Member deposits 5% of the amount of a purchase order into the co-operative's assurance account. o Maximum loan amount is $250,000. o The loans may be split up to four ways. o If producer has fed less than 100 head of cattle in the previous 12 months, maximum loan is $50,000. o Loan must be repaid within 12 months.	**Program Supervisor:** Cheryl Russwurm **Phone:** 519-367-5590 **E-mail:** rfeeder@wightman.ca Program administered through: Ontario Cattlemen's Association 130 Malcolm Rd. Guelph, ON N1K 1B1 **Phone:** 519-824-0334 **Fax:** 519-824-9101 **Web:** www.cattle.guelph.on.ca

Table 3. Loan, Business Risk and Financial Assistance Programs

Program or Service Name	Description	Details	For more information
Tile Loan Program	The Tile Loan program allows agricultural property owners to access loan funds to finance tile drainage projects on their agricultural land. The program is a partnership between municipalities and the province.	o Tile loan application form must be signed and submitted by the individual(s) or company who owns the agricultural land being tile drained. o Application must be submitted to the local municipal office. o Loan interest rate is 6%, fixed over the 10-year loan term. o Applicant can receive a loan for up to 75% of the cost of the tile drainage work, to a maximum of $50,000 per year. Once the loan is approved by municipal council, the landowner arranges to have tile drainage installed by a licensed contractor. o Municipality must inspect to ensure that the work has been completed. o Annual repayments are collected like property taxes. o Applicant can repay loan at any time without penalty.	Application forms are available from your local municipality. For additional details, contact: **OMAFRA** Environmental Management Branch **Phone:** 1-888-466-2372, ext. 6-3552 519-826-3552

Table 4. Tax-Related Programs

Program or Service Name	Description	Details	For more information
Conservation Land Tax Incentive Program (CLTIP)	The CLTIP is designed to recognize, encourage and support long-term private stewardship of Ontario's provincially significant conservation lands by providing property tax relief to landowners who agree to protect the natural heritage values of their property. If you own land identified by the Ministry of Natural Resources as eligible for CLTIP, an application will be mailed during the spring prior to each new tax year. If you wish to participate, complete and return it to the address noted. If you have not received your application by July 1, call CLTIP.	Eligible lands placed under CLTIP receive a full property tax exemption. Eligible land includes: o provincially significant wetlands o provincially significant Areas of Natural and Scientific Interest (ANSI) o areas designated as an escarpment natural area in the Niagara Escarpment Plan o the habitat of endangered species o community conservation lands (restricted to charitable conservation organizations) Applications are due by July 31 for the next taxation year. This annual program requires yearly participation.	**Ontario Ministry of Natural Resources** Local MNR offices are listed in the blue pages of the telephone directory. **Phone:** 1-800-268-8959 **E-mail:** cltip-info.mnr@ontario.ca **Web:** www.mnr.gov.on.ca/en/business/CLTIP
Ecological Gifts Program	The Ecological Gifts Program enables owners of property with sensitive natural features to preserve wildlife habitat through qualified charitable land donations that generate enhanced income tax benefits. Donations of fee simple title and partial interests, including conservation easements, are eligible. In many scenarios, the landowner can continue to hold title and/or live on the land.	Ecological gift tax details: o no taxable capital gain on the disposition of the property (inclusion rate is zero) o no income limit for calculating the tax credit or deduction o donation value certified by the Ministry of the Environment o possible to have gift value determined before gift is made o tax penalties for recipients who do not protect the gifted land	**Environment Canada** Ontario Region 4905 Dufferin St. Downsview, ON M3H 5T4 Dawn Laing Ecological Gifts Program **Phone:** 416-739-5828 **Fax:** 416-739-5845 **E-mail:** ecogifts.ontario@ec.gc.ca **Web:** www.on.ec.gc.ca/ecogifts
Farm Business Registration Program	Farm businesses that declare gross farm income of $7,000 or more (for income tax purposes) are required to register under the *Farm Registration and Farm Organizations Funding Act*, 1993. The farm must also pay an annual fee of $195 (excluding HST) to one of the following general farm organizations (GFOs): the Ontario Federation of Agriculture, the Christian Farmers Federation of Ontario or the National Farmers Union. Ontario farm businesses have the option of obtaining a full refund by writing to the GFO selected during the registration process.	To be registered, producers must submit a registration form providing basic business information every three years. A separate registration is required for each farm business. A business that has registered in previous years may also validate its number via the Agricorp website or telephone call centre. The application deadline for the 2011 program year is March 1. With a valid Farm Business Registration number, producers are eligible for the Farm Property Class Tax Rate Program.	**Agricorp** P.O. Box 4398 Postal Station A Toronto, ON M5W 5Y3 **Phone:** 1-866 327-3678 **Fax:** 519-826-4118 **E-mail:** fbr@agricorp.com **Web:** www.agricorp.com

Table 4. Tax-Related Programs

Program or Service Name	Description	Details	For more information
Farm Property Class Tax Rate Program	This program allows eligible properties to be taxed at the Farm Property Class tax rate of 25% of the municipal residential tax rate. The farm residence, and 0.4 ha (1 acre) of land surrounding it, will continue to be taxed as Residential Class. A multi-year Farm Property Class Tax Rate Program application is used to determine the eligibility for the Farm Property Class tax rate for the current and subsequent years. Property owners are required to notify the program of any changes that could affect the program eligibility of the property.	To be eligible for the Farm Property Class tax rate, the following criteria must be satisfied: o property must be assessed as farmland by the Property Assessment Division of the Municipal Property Assessment Corporation o property must be part of a farming business with gross farm income of $7,000 or more o farm businesses operating on the property must have a valid Farm Business Registration number o a Canadian citizen or permanent resident of Canada must own the property. For partnerships or corporations, Canadian citizens or permanent residents of Canada must control >50%.	**OMAFRA** Farm Finance Branch 1 Stone Rd. W., 2nd floor Guelph, ON N1G 4Y2 **Phone:** 519-826-3446 (English) 1-800-469-2285 (French) 1-800-333-9723 **Fax:** 519-826-3170 **E-mail:** farmtax.omafra@ontario.ca **Web:** www.ontario.ca/farmtax
Harmonized Sales Tax (HST)	The Harmonized Sales Tax came into effect in Ontario on July 1, 2010. The 13% HST combines the previous 5% Goods and Services Tax (GST) with the 8% Provincial Sales Tax (PST). It is applied to most purchases and transactions. Canada Revenue Agency administers the HST. No extra paperwork is required, as input tax credits will be part of the existing GST filing.	Farmers may be eligible for input tax credits for the provincial portion of the sales tax paid on business-related items such as pick-up trucks, computers and freezers. Many farms may be eligible for a small business transition credit of up to $1,000.	**Canada Revenue Agency** **Phone: Technical Enquiries** 1-800-959-8287 **General Enquiries** 1-800-959-5525 **Web: GST/HST Memoranda: Agriculture and Fishing** www.cra-arc.gc.ca/E/pub/gm/4-4/4-4-e.pdf **Ontario Ministry of Revenue:** **Tax Savings for Farmers** www.rev.gov.on.ca/en/taxchange/farmers.html

Table 4. Tax-Related Programs

Program or Service Name	Description	Details	For more information
Managed Forest Tax Incentive Program (MFTIP)	The Managed Forest Tax Incentive Program (MFTIP) is a voluntary program available to landowners who are committed to responsible stewardship. The MFTIP is administered by the Ontario Ministry of Natural Resources. The Ontario Woodlot Association and the Ontario Forestry Association assist in delivering the MFTIP. Under the MFTIP, eligible lands are reassessed and classified as Managed Forest and taxed at 25% of the municipal tax rate set for residential properties.	To participate in the MFTIP landowners must: o own at least 4 hectares or more of forested land o prepare a managed forest plan describing the property and the activities you plan to undertake; activities must be conducted in accordance with good forestry practices o have the plan approved by a certified managed forest plan approver of your choice from an MNR list of designated approvers o complete an application form o include a photocopy of your most recent Notice of Property Assessment for the properties being applied for o submit your plan and application package by June 30 to receive the benefits for the following taxation year o follow program guidelines For more information, contact the MNR or one of the associations.	**Ontario Ministry of Natural Resources** Toll-free 1-800-667-1940 **Web:** www.ontariosforests.mnr.gov.on.ca **Ontario Woodlot Association** **Phone:** 1-888-791-1103 613-258-0110 **Fax:** 613-258-0207 **E-mail:** info@ont-woodlot-assoc.org **Web:** www.ont-woodlot-assoc.org **Ontario Forestry Association** **Phone:** 416- 493-4565, ext. 221 1-800-387-0790 **Fax:** 416-493-4608 **E-mail:** mftip@oforest.on.ca **Web:** www.oforest.on.ca
Ontario Gasoline Tax Refund Program	Gasoline tax is imposed on all grades of gasoline at the time of purchase. A refund of the tax paid may be claimed when the gasoline is used in Ontario by any farmer in unlicensed equipment operated for a farming purpose. Gasoline used in licensed vehicles does not qualify for a tax refund.	A refund application must be completed and submitted to the Ministry within 4 years from the date the tax for which a refund is sought was paid. Any portion of a claim filed after this time period will be disallowed. Purchase invoices pertaining to the claim must be submitted with the refund application. Invoices will not be returned unless requested by the applicant at the time of filing.	**Ontario Ministry of Revenue** Motor Fuels and Tobacco Tax 33 King St. W. Oshawa ON L1H 8H9 **Phone:** 1-866-668-8297 **Fax:** 905-436-4511 **Web:** www.ontario.ca/revenue

Table 5. Business Advisory Assistance Programs

Program or Service Name	Description	Details	For more information
Growing Forward – Best Practices Suite Growing Your Farm Profits Workshop (GYFP), Farm Financial Assessment (FFA), Advanced Business Planning (ABP) and Business Plan Implementation (BPI) provide cost-share opportunities for business advisory assistance. These are funded through Growing Forward, supported by Agriculture and Agri-Food Canada (AAFC) and the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA). For details on these programs see Table 2: Growing Forward – Best Practices Suite of Programs.			
Canada–Ontario Business Call Centre	Provides current information on federal and provincial government-related business programs, regulations, workshops and publications relevant to the small business community in Ontario.	Accessible Monday to Friday 8:30 a.m. to 5 p.m.	**Phone:** 1-888-576-4444 **Fax:** 416-954-8597 **E-mail:** e-mail form on website **Web:** www.cbo-eco.ca
Farm Debt Mediation Service	The Farm Debt Mediation Service provides insolvent farmers and their creditors with professional mediation services pursuant to the federal *Farm Debt Mediation Act* and Regulations to help them arrive at a mutually satisfactory arrangement. The service is a confidential and free alternative to the often costly, public and drawn-out process of resolving insolvency disputes in the courts. The program offers insolvent farmers a financial review and mediation services as well as a stay of proceedings. This may prevent creditors who have not initiated proceedings against the farmer, from taking any legal measures to seize assets. The stay of up to 120 days can give farmers the opportunity to restructure and/or renegotiate their obligations. Approximately 83% of cases result in a signed agreement between all parties.	Those eligible include insolvent individuals, corporations, partnerships, co-operatives or other associations of persons "engaged in farming for commercial purposes." To be considered insolvent, applicants must meet one of the following criteria: o be unable to meet their obligations as they generally come due o have ceased paying their current obligations in the ordinary course of business as they generally become due, or o own property that, if disposed of at a fairly conducted sale under legal process, would be valued at less than the total of all their obligations, due and accruing due	**Agriculture and Agri-food Canada** **Phone:** 1-866-452-5556 **Fax:** 519-836-3213 **Web:** www.agr.gc.ca/fdms
The Farm Line	The Farm Line is a confidential telephone emotional support and referral service provided to farmers, their families and their rural neighbours in the province of Ontario.	Trained telephone peer support staff talk to the caller, identify resources in the caller's area and help the caller determine the steps to follow to address the caller's needs. Accessible Monday to Friday 8:30 a.m. to 8:00 p.m. The Farm Line is a bilingual service.	**Phone:** 1-888-451-2903 **E-mail:** farmline@thefarmline.ca **Web:** www.thefarmline.ca

Note: For a more detailed explanation of the programs and services for farmers in financial difficulty, see the OMAFRA Factsheet *Options for Farmers Dealing With Financial Difficulties*, Order No. 08-033.

Table 6. Environmental and Conservation Programs

Program or Service Name	Description	Details	For more information
Canada–Ontario Environmental Farm Plan (EFP) Canada–Ontario Farm Stewardship Program (COFSP)	Both EFP and COFSP are funded through Growing Forward, supported by Agriculture and Agri-Food Canada (AAFC) and the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA). See Table 2. Growing Forward — Best Practices Suite of Programs, for details.		
Conservation Authority Funding Programs	Conservation Authorities are local, watershed management agencies that deliver services and programs that protect and manage water and other natural resources in partnership with government, landowners and other organizations. Many Conservation Authorities offer funding and technical assistance to farmers for adoption of best management practices related to water quality, nutrient management, fish and wildlife habitat, and woodlot management.	Check with your local conservation authority about eligibility and what is funded. This funding can sometimes be added to the federal EFP funding.	**Conservation Ontario** Box 11, 120 Bayview Parkway Newmarket, ON L3Y 4W3 **Phone:** 905-895-0716 **Fax:** 905-895-0751 **E-mail:** info@conservationontario.ca **Web:** www.conservationontario.ca
Ontario Pesticide Education Program (OPEP)	The Ontario Pesticide Education Program provides pesticide safety and application training to Ontario farmers and pesticide vendors. To purchase and apply Class 2 or 3 pesticides on their farm, farmers must: o be certified through the Grower Pesticide Safety Course or o hire a licensed exterminator or o be a licensed exterminator	The program involves three courses: the Pesticide Vendor Certification Course (PVCC), the Grower Pesticide Safety Course (GPSC) and the Pesticide Safety for Assistants to Certified Farmers Course. A farmer can become certified for the first time by attending a one-day course and passing the certification exam.	**University of Guelph** Ridgetown Campus Ridgetown, ON N0P 2C0 Farmers and vendors call: 1-800-652-8573 Custom Applicators or Exterminators, call: 1-888-620-9999 **Fax:** 519-674-1589 **E-mail:** opep@opep.ca **Web:** www.opep.ca
Ontario Stewardship Program	Established in 1995, the Ministry of Natural Resources' (MNR) Ontario Stewardship program brings together landowners, associations, resource agencies and individuals to work toward collective land stewardship goals, such as responsible land care and sustainable resource use. Participants are encouraged to work together to develop an ecosystem-approach for improving local stewardship and to create collaborative resource management tools.	The Ontario Stewardship network currently consists of 46 community-based stewardship councils located throughout the province. Councils are formed geographically by community and population. Each council has an MNR Stewardship Coordinator who helps identify services. Check the Ontario Stewardship website for information on local coordinators.	Contact your local **Ministry of Natural Resources** office for more information on Ontario Stewardship. **Stewardship Ontario** 300 Water St. 4th floor South Tower Peterborough, ON K9J 8M5 **E-mail:** stewardship@ontario.ca **Web:** www.ontariostewardship.org **Twitter:** @ONTstewardship

Table 7. Human Resources, Employment and Education Programs

Program or Service Name	Description	Details	For more information
4-H Ontario	The purpose of the 4-H program is to deliver quality, innovative and sustainable leadership and life skill programs for youth and volunteers that will benefit the citizens and communities in which they live. 4-H encourages a balanced lifestyle of Head, Heart, Hands and Health (intellectual, emotional, physical, spiritual), provides positive and high-quality learning environment and appreciates the importance of community and people/mentor relationships, ultimately having a positive impact in communities across Ontario by developing youth, volunteers and the leadership capacity of the future. Both members and volunteers have access to more than 60 exciting club projects, regional, provincial, interprovincial, national and international exchanges, scholarship, conferences, camps and volunteer training as well as being able to access all national opportunities.	The 4-H program strives to display respect, integrity and ethical conduct in all aspects of activities; encourage and support members and volunteers in helping them grow and develop; encourage 4-H members and volunteers to live by the 4-H motto and "Learn to Do by Doing." Youth aged 10–21 (9–21 as of January 1, 2011) are provided with "Learn to Do by Doing" experiential opportunities. They develop competence, confidence, connection, character and caring skills. 4-H community programs set the stage for members to access advanced leadership development opportunities.	**4-H Ontario** 5653 Hwy. 6 North, RR 5 Guelph, ON N1H 6J2 **Phone:** 1-877-410-6748 519-824-0101 **Fax:** 519-824-8759 **E-mail:** inquiries@4-hontario.ca **Web:** www.4-hontario.ca
Advanced Agricultural Leadership Program (AALP)	Established in 1984, AALP is a 19-month executive personal and leadership development program for those who want to broaden their horizons and expand their networks to help shape the future of the agriculture and food sectors in Ontario.	The program is for those actively involved in Ontario's agriculture and food industry who have demonstrated leadership qualities, an interest in community activities and leadership potential. Participants include primary producers, owners and employees of agriculture and rural-related businesses, food retailers, processors, and organization and government agency representatives committed to Ontario's agriculture and food industry.	**Advanced Agricultural Leadership Program (AALP)** 5653 Highway 6 North RR5 Guelph, ON N1H 6J2 **Phone:** 519-826-4204 **Fax:** 519-826-4208 **E-mail:** info@ruralontarioinstitute.ca **Web:** www.aalp.on.ca

Table 7. Human Resources, Employment and Education Programs

Program or Service Name	Description	Details	For more information
Apprenticeship Programs	Apprenticeship is an on-the-job training program for people who want to work in a skilled trade or occupation and includes learning new skills from skilled journeypersons. Apprentices are paid while gaining work experience, and their wages increase with their level of skill. Employers provide about 90% of apprenticeship training in the workplace, and the remainder involves classroom instruction at a local community college.	The apprenticeships related to agriculture are: o dairy herdsperson o horse groom o swine herdsperson o fruit grower The length of the apprenticeship and duties vary according to trade.	**Ontario Ministry of Training, Colleges and Universities** Employment Ontario Hotline **Phone:** 1-800-387-5656 **Web:** www.ontario.ca/employment
Ontario Agri-Food Education (OAFE)	Ontario Agri-Food Education Inc. (OAFE) is a registered charity incorporated under the *Agricultural and Horticultural Organizations Act* of OMAFRA. It was created in 1991 with the mission of building awareness and understanding of the importance of an agriculture and food system. OMAFRA provides baseline funding in support of OAFE's programs and services.	OAFE Programs and Services o distribute agri-food educational resources o develop curriculum-based resources that articulate a clear agri-food message o provide professional development services for Ontario educators o support and train local agri-food volunteers and committees to enhance their efforts o provide consultative support to major agricultural events such as the International Plowing Match and the Royal Agricultural Winter Fair	**Ontario Agri-Food Education inc.** 8560 Tremaine Rd. P.O. Box 460 Milton, ON L9T 4Z1 **Phone:** 905-878-1510 **Fax:** 905-878-0342 **E-mail:** info@oafe.org **Web:** www.oafe.org
Rural Summer Jobs Service — Employers	The program provides wage subsidies for rural and agri-food businesses that employ students, ages 14–30, for the summer.	The applications are available as soon as the program is announced, usually in mid- to late April. The last day for subsidized employment for student positions is September 30. Deadline for submission of employer claim forms is mid-October.	**OMAFRA** 1 Stone Rd. W., 4th Floor NW Guelph, Ontario N1G 4Y2 **Phone:** 1-888-588-4111 **E-mail:** rsjs.omafra@ontario.ca **Web:** www.ontario.ca/omafra
Summer Experience Program	The summer experience program provides Ontario youths with summer jobs in the Ontario government and its associated agencies, as well as with community groups.	The program is available to any Ontario resident 15–24 years old (up to 29 years for a person with a disability) and eligible to work in Canada. Jobs last at least 7 weeks. Participants receive minimum wage.	**Ontario Ministry of Training, Colleges and Universities** **Phone:** 1-800-387-5656 416-326-5656 **Web:** www.ontario.ca/summerjobs
Youth Opportunities Ontario	This web page is a portal to access youth training and employment programs.	These positions are divided into four categories: o Ontario summer jobs o Ontario internship program o jobs in natural resources o apprenticeships and future entrepreneurs	**Web:** www.youthjobs.gov.on.ca

Table 8. Health Monitoring, Inspection and Diagnostic Programs

Program or Service Name	Description	Details	For more information
Ontario Swine Health Information Plan	Program objective is to maintain and enhance the health of swine in Ontario.	This program provides objective classification of the health status and biosecurity of Ontario swine herds that sell breeding stock. Health classification is based on clinical examination and on laboratory testing for those diseases for which an effective diagnostic test is available.	Program Administrator: **OMAFRA** Dr. Tim Blackwell Veterinary Scientist, Swine 6484 Wellington Rd. 7, Unit 1 Elora, ON N0B 1S0 **Phone:** 519-846-3413 **Fax:** 519-846-8101 **E-mail:** tim.blackwell@ontario.ca
Ontario Sheep Flock Improvement Program	This is a recording program to evaluate the performance of individual ewes, rams and lambs in a sheep flock. It provides both adjusted performance records and individual genetic evaluations for use in identifying animals for use as breeding animals and culling of inferior stock.	**Eligibility** Sheep producers residing in Ontario. As of 2010, there is a fee associated with the program.	Program Administrator: **OMAFRA** Agriculture Development Branch 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-888-466-2372, ext. 6-3240 519-826-3240 **Fax:** 519-826-3567
Ontario Livestock Medicines Education Program	This program promotes the responsible use and safe handling of livestock medicines used on-farm. Developed by the Livestock Medicines Education Committee, representing commodity and industry partners, the program recognizes the importance of livestock medicines in ensuring food safety, public health, animal health and welfare, and environmental sustainability.	By attending a voluntary, commodity-specific, one-day training session, livestock producers and handlers will gain knowledge in the safe use and handling of livestock medicines on-farm. Livestock producers and handlers are eligible.	**University of Guelph** Ridgetown Campus Ridgetown, ON N0P 2C0 **Phone:** 1-877-480-9992 **E-mail:** lmep@ridgetownc.uoguelph.ca **Web:** www.ontariolivestockmed.com
Pest Diagnostic Clinic	The Pest Diagnostic Clinic laboratory is part of the comprehensive laboratory services offered at Laboratory Services Division of the University of Guelph. The clinic offers a wide range of plant disease and pest diagnosis.	Diagnosis and identification are provided for: o plant diseases and disorders o nematode and Verticillium counts o insects Custom testing for a variety of specialized plant and crop diseases, including microorganisms in plant, soil, water and other substrates, is also available.	**Pest Diagnostic Clinic** Laboratory Services Division PO Box 3650 University of Guelph 95 Stone Rd. W. Guelph, ON N1H 8J7 **Phone:** 519-767-6256 **Fax:** 519-767-6240 **E-mail:** pdc@lsd.uoguelph.ca **Web:** www.labservices.uoguelph.ca/units/pdc
Apiary Program	The apiary program provides inspection services to monitor and control honeybee diseases and pests, provides extension (educational) and advisory services to the beekeeping industry and maintains a registry of beekeepers.		**OMAFRA** Food Inspection Branch 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-888-466-2372, ext. 63595 519-826-3595 **Fax:** 519-826-4375 **Web:** www.ontario.ca/omafra

Table 9. Financial Protection and Compensation Programs

Program or Service Name	Description	Details	For more information
Bear Damage to Livestock Compensation Program	This program is designed to provide compensation to owners whose eligible livestock or poultry is killed or injured by an attack from a bear.	The owner must notify the ministry immediately upon discovery of a loss or injury to livestock or poultry suspected of being due to a bear attack. A ministry-appointed valuer investigates the claim, and where damage is found to be due to bears, an award is granted for the loss limited to set maximums.	**OMAFRA** Farm Finance Branch 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-888-466-2372, ext. 6-3508 519-826-3508 **E-mail:** robin.chandra@ontario.ca **Web:** www.ontario.ca/omafra
Beef Cattle Financial Protection Program	This program requires beef dealers, which includes abattoirs, associations, auction markets and packing plants, to be licensed in Ontario in order to purchase beef cattle or carcasses sold on a rail grade basis. The program provides protection to cattle sellers against default in payment when cattle are sold to a licensed dealer.	A claim can be made if an eligible cattle seller has suffered default in payment from a licensed dealer. Upon approval, eligible cattle sellers can be compensated at 90% of their losses. To be sure a dealer is licensed, ask to see a licence, or see the OMAFRA website.	**OMAFRA** 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-888-466-2372, ext. 6-3886 519-826-3886 **Fax:** 519-826-4375 **E-mail:** meat.inspection@ontario.ca **Web:** www.ontario.ca/omafra
Business Name Registration	If the farm business is to use any name other than the exact name of the owner, it must be registered under the *Business Names Act* with the Ministry of Government Services. Unincorporated businesses must renew their business name every 5 years.	Registration may be for a sole proprietor, partnership, corporation, co-operative or joint venture. ServiceOntario centres are open from 8:30 a.m. to 5:00 p.m., with exceptions at some locations.	**ServiceOntario** **Phone:** 1-800-267-8097 **Web:** www.ontario.ca/en/services_for_ business
The Grain Financial Protection Program	The program protects the financial interests of Ontario producers of grain corn, soybeans, canola and wheat who sell their crop to licensed dealers, in the event of defaults on payment by licensed buyers. It also protects owners who store grains and oilseeds with licensed elevator operators.	Eligible producers: o sell grain corn, wheat, canola or soybeans to a licensed dealer o store barley, beans, corn, oats, oilseeds, wheat, mixed grains and any farm product designated in the regulations ("grain") with a grain elevator operator who is licensed under the *Grains Act*. Licensing requirements apply to buyers, dealers and elevator operators.	**Grain Licensing and Inspection Agricorp Business Services Division** 1 Stone Rd. W. Box 3660, Station Central Guelph, ON N1H 8M4 **Phone:** 1-888-247-4999 **Fax:** 519-826-3367 **E-mail:** contact@agricorp.com **Web:** www.agricorp.com

Table 9. Financial Protection and Compensation Programs

Program or Service Name	Description	Details	For more information
Livestock, Poultry and Honey Bee Protection Act	The program is designed to provide compensation for verified loss or damage to livestock or poultry that are injured or killed by dogs, wolves or coyotes. Compensation is also provided to owners of honeybee colonies for damage caused by bears. Municipalities may apply for a grant from OMAFRA for reimbursement of any paid claims caused by wolf or coyote damage up to maximums prescribed by the Regulations.	Upon discovery of loss or damage to livestock or poultry, the owner must immediately notify the municipal clerk who will notify the valuer. Valuers investigate to determine cause of death and an assessment of reasonable prevention and damage reduction by farmers to prevent predation. If a wolf or coyote caused the damage, and reasonable prevention is demonstrated, a value is placed on the livestock or poultry killed or injured. Municipalities review these valuer reports and determine if payment is warranted for the loss. Beekeepers who suffered colony or hive equipment damage caused by bears can apply for compensation by contacting the honeybee valuer appointed for their geographic area.	**OMAFRA** Farm Finance Branch 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-888-466-2372, ext. 6-3508 519-826-3508 **E-mail:** robin.chandra@ontario.ca **Web:** www.ontario.ca/omafra
Rabies Indemnification Program	The purpose of this program is to encourage production of livestock by having farmers report suspected cases of rabies in livestock and providing compensation for rabies losses.	Payments are made to owners for livestock that died or have been destroyed due to rabies. Owners of livestock are required to notify their local veterinarian of suspected cases of rabies. Confirmed cases of rabies must be reported to the Canadian Food Inspection Agency (CFIA) to trigger compensation.	**OMAFRA** Farm Finance Branch 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-888-466-2372, ext. 6-3508 519-826-3508 **E-mail:** robin.chandra@ontario.ca **Web:** www.ontario.ca/omafra

Table 10. Funding Programs to Build Business Opportunities

Program or Service Name	Description	Details	For more information
Agri-Food Trade Service (ATS)	The Agri-Food Trade Service (ATS) provides a full range of market information, development and investment services to Canadian agri-food companies.	The ATS maintains an extensive website that contains market analysis, trade statistics, trade events and export assistance information and resources.	**Agriculture and Agri-Food Canada** 174 Stone Rd. W. Guelph, ON N1G 4S9 **Phone:** 519-837-9400 **Fax:** 519-837-9782 **Web:** www.ats.agr.gc.ca
Business Development Bank of Canada (BDC)	As a federal Crown Corporation, BDC offers financing opportunities for starting a business, acquiring a business and growing a business, as well as for exporting, e-business and implementing quality management (ISO).	There are several different funding programs for each area of business, such as: o start-up financing program o term financing o subordinate financing o innovation financing o tourism investment fund o productivity plus financing	**Business Development Bank of Canada** BDC Building 5 Place Ville Marie, Ste 400 Montreal, QC H3B 5E7 **Phone:** 1-877-232-2269 **Fax:** 1-877-329-9232 **Web:** www.bdc.ca
Export Development Corporation (EDC)	EDC provides innovative financing, insurance and bonding solutions to Canadian companies that export goods and services, or invest in other countries. EDC operates in 200 markets worldwide, including 130 emerging markets. EDC helps Canadian enterprises – mainly small and medium-sized – manage risk and capitalize on trade opportunities around the globe.	Companies often need financing to support their international transactions — to pay for the up-front costs associated with the production of a large export order, to expand into new markets or to respond to a buyer's request for financing. EDC provides a wide variety of financing options.	**Export Development Corporation** 151 O'Connor St. Ottawa, ON K1A 1K3 **Phone:** 1-866-283-2957 **Fax:** 613-597-8599 **Web:** www.edc.ca
Innovation Demonstration Fund (IDF)	The Innovation Demonstration Fund (IDF) supports innovative companies at the pilot or demonstration stage. It is a discretionary, non-entitlement funding program administered by the Ministry of Research and Innovation that focuses on the commercialization and initial demonstration of globally competitive, innovative technologies, processes and/or products. The objective of the IDF is to help companies in their efforts to commercialize innovative technologies in Ontario.	IDF will consider support to proponents developing and commercializing innovative new and emerging technologies that are shown to be among the most competitive and advanced in North America. Preference will be given to bio-based, environmental and alternative energy technologies. IDF will provide financial support covering up to 50% of eligible costs for approved eligible projects that have commercialization as their goal. The funding potentially available under IDF ranges from a minimum of $100,000 to a maximum of $4 million per project.	**Ontario Ministry of Research and Innovation** Commercialization Branch 56 Wellesley St. W., 11th floor Toronto, ON M7A 2E7 **Phone:** 416-326-0841 **E-mail:** idf@ontario.ca **Web:** www.mri.gov.on.ca

Table 10. Funding Programs to Build Business Opportunities

Program or Service Name	Description	Details	For more information
New Exporters to Border States (NEBS)	The New Exporters to Border States (NEBS) is a practical, hands-on introduction to the basics of exporting to the U.S. Participating in a NEBS mission is an excellent way to prepare your firm to succeed in the U.S. market. The two-day NEBS will provide you with a solid understanding of the fundamentals of exporting to the U.S. by combining expert briefings with site visits to a U.S. border entry point and warehousing facility.	Organized by the Ontario Ministry of Economic Development and Trade, in co-operation with the Canadian Consulates in Buffalo and Detroit. This cost-effective program is ideally suited for anyone involved in export development to the U.S., whether working in a management, inside or outside sales, marketing or business development position. To participate, companies must have been in business for at least 1 year and have a manufacturing or service base in Ontario.	**Ontario Ministry of Economic Development and Trade** 900 Bay St., 6th Floor Hearst Block Toronto, ON M7A 2E1 **Phone:** 416-314-8200 **Toll-Free:** 1-877-468-7233 **E-mail:** trade.officer@edt.gov.on.ca **Web:** www.ontarioexports.com
Ontario Market Investment Fund	The Ontario Market Investment Fund program is a 4-year $12 million provincial initiative to promote consumer awareness of Ontario-produced foods and encourage Ontarians to buy locally. Grants of $100,000 on a 50% cost-share basis are available on approved projects. The objectives of the fund are to develop opportunities through trade events, marketing campaigns and industry research initiatives that foster partnerships and collaboration for the promotion of Ontario foods. The fund encourages collaboration and partnerships.	Eligible applicants include, but are not limited to: o strategic alliances between individuals, businesses, farmers, processors, community organizations, including not-for-profit, and/or municipalities o agriculture and food industry associations in Ontario, including food retail and food service industry o groups comprised of two or more partner organizations or businesses, including at least one food producer or processor Individuals or individual businesses are not eligible to apply as sole applicants. The Ontario Market Investment Fund will support innovative market research, communications and/or marketing projects that encourage Ontarians to buy locally produced foods.	Ontario Market Investment Fund **OMAFRA** 1 Stone Rd. W., 4 NW Guelph, ON N1G 4Y2 **Phone:** 1-888-588-4111 **Fax:** 519-826-4336 **E-mail:** omif.omafra@ontario.ca
Premier's Award for Agri-Food Innovation Excellence	The 2006 Ontario Budget announced the creation of the Premier's Award for Agri-Food Innovation Excellence. Over the next 5 years, $2.5 million will be awarded to outstanding farm innovators. This award will recognize and encourage on-farm innovation and will contribute to the government's goal of building a culture of innovation in the province.	**Annual Awards** Up to 55 annual awards of $5,000, including a Minister's Award of up to $50,000 and a Premier's Award of up to $100,000. Types of innovation include: o improved farm practices o responding to consumer demands o environmental stewardship o health and safety on the farm o energy innovations o education and marketing of agriculture to society o local food	**OMAFRA** Agriculture Information Contact Centre **Phone:** 1-877-424-1300 **E-mail:** premiersagrifood innovationaward@ontario.ca **Web:** www.ontario.ca/omafra

Table 11. Northern Ontario Business Development Programs

Program or Service Name	Description	
Northern Ontario Heritage Fund Programs (NOHFC)	The Northern Ontario Heritage Fund Corporation provides funding to projects initiated by private and public sector organizations that support job creation and the strengthening of communities in Northern Ontario. Applicants for projects must be located in Northern Ontario and must make a cash contribution to the project. In general, the NOHFC's funding level does not exceed 50% of the eligible project costs. Repayable loans are the preferred source of funding.	**Northern Ontario Heritage Fund Corporation** 70 Foster Dr., Ste 200 Sault Ste. Marie, ON P6A 6V8 **Phone:** 1-800-461-8329 705-945-6700 **Fax:** 705-945-6701 **E-mail:** nohfc.ndm@ontario.ca **Web:** www.nohfc.com
Emerging Technology Program	A conditional contribution, repayable loan and/or forgivable performance loan to assist individual businesses or a consortium of businesses with research into the development and/or commercialization of new technologies, internationally competitive products, processes and/or services that contribute to future Northern Ontario prosperity.	
Enterprise North Job Creation Program	A repayable loan for business development and/or expansion that results in job creation. Eligible costs include: o capital construction for the development of a new business and/or expansion of an existing business o leasehold improvements o purchase of new or used equipment o intellectual capital o other capital investments that result in job creation in Northern Ontario	
Infrastructure and Community Development Program	A conditional contribution, repayable loan and/or forgivable performance loan for community infrastructure development and broader projects that support capacity building and the strengthening of Northern Ontario communities.	
Northern Energy Program	The program includes four components each with a different level of funding including: o renewable energy planning — a conditional contribution of up to 50% of eligible expenses, to a maximum of $100,000 for technical studies o renewable energy capital cost-differential assistance — a conditional contribution of up to 50% of eligible expenses, to a maximum of $1 million for capital projects, including renewable energy generation projects up to 10 megawatts in size o new internal energy generation — a conditional contribution of up to 50% of eligible expenses, to a maximum of $250,000 to help businesses generate energy for their own use while reducing their demand on external energy o energy conservation pilot projects — a conditional contribution of up to 50% of eligible expenses to a maximum of $500,000	
Northern Ontario Entrepreneur Program	A conditional contribution to Northern Ontario residents to establish a new business in Northern Ontario. The new venture cannot be an extension of a similar business owned by the entrepreneur and/or by family members or direct relatives. The maximum contribution per project will be calculated on 50% of eligible expenses to a maximum of $125,000.	
Northern Ontario Young Entrepreneur Program	A conditional contribution to Northern Ontario youth (18–29 years old) to establish a new business in Northern Ontario. The new venture cannot be an extension of a similar business owned by the young entrepreneur and/or family members or direct relatives. The maximum contribution per project will be calculated on 85% of eligible expenses to a maximum of $25,000.	
Northern Ontario Youth Internship and Co-op Program	A conditional contribution (non-repayable) to assist with wages associated with the hiring of a Northern Ontario youth. The co-op program provides post-secondary students with work placements in their field of study. The internship program provides first-time employment in a related field to recent university and college graduates.	

This Factsheet was revised by Jennifer Stevenson, Business Finance Program Lead, OMAFRA, Guelph.

Agricultural Information Contact Centre:
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E-mail: ag.info.omafra@ontario.ca
Northern Ontario Regional Office:
1-800-461-6132

www.ontario.ca/omafra

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